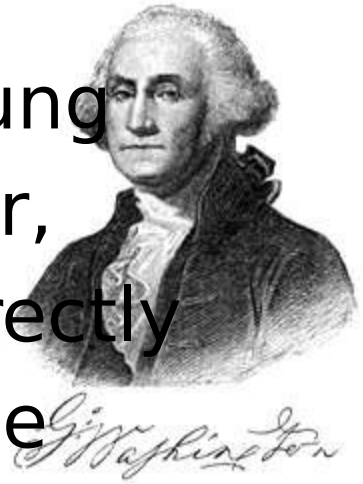
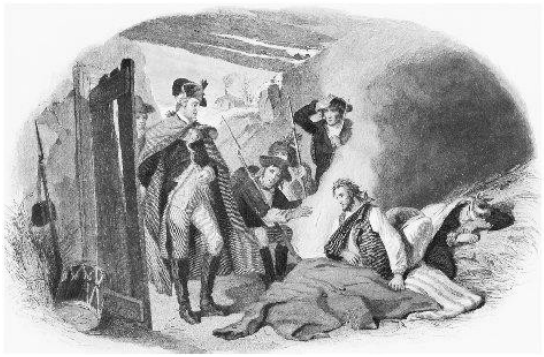
# United States Military Academy
# Retiree Appreciation Day

**John Radke, COL(Ret)**
**Chief, Army Retirement Services**
**Army G-1, HQDA**
**28 April 2012**



"The willingness with which our young people are likely to serve in any war, no matter how justified, shall be directly proportional as to how they perceive veterans of earlier wars were treated and appreciated by this country."

George Washington 1789



# Retirement Services Mission

1. **PRE-RETIREMENT:**
   - help Soldiers and Families make informed decisions and smooth transitions

2. **ACTIVE DUTY DEATH BENEFITS:**
   - help Families maximize benefits and entitlements through the best Survivor Benefit Plan election

3. **POST-RETIREMENT:**
   - support retired Soldiers & their survivors until death

# Army Retirement Services

An Army Program Since 1955

*Retirement is a process; not an event!*

About 28,000 Soldiers retire each year

| 2012 Population Served | Active Army | ARNG | USAR | Retired Soldiers | Surviving Spouses | Total |
|---|---|---|---|---|---|---|
| | 565,463 | 361,561 | 204,803 | 878,403 | 249,162 | 2.26M |

## Pre-Retirement Policy

- 62 Retirement Services Officers
- Active Duty Death SBP
- Pre-Retirement Counseling
- SBP Counseling
- Retiring Soldier Commendation Program

## Post-Retirement Policy

- Lifetime benefits advice & support
- Survivor Benefit Plan (SBP)
- *Army Echoes* Newsletter
- Retiree Councils
- Retiree Appreciation Days

AR 600-8-7 – “Retirement Services Program”

http://www.armyg1.army.mil/rso/default.asp

# Retired Soldier/Spouse Demographics

- **Predominant Pay Grades**

  Enlisted: SFC  WO=CW4  Officers: LTC
- **Predominant Age of Retired Soldiers**: 61-70 years
- **Predominant Age of Surviving Spouses** 71-80 years
- **Largest Soldier/Surviving Spouse Age Group** 61-70 years

# Strategic Communication
# Keeping the Army and Retired Soldiers connected

- ***Army Echoes*** (3x/annually) – now in COLOR!
  - **Expansion of electronic Echoes**
- Army Retirement Services Homepage **www.armyg1.army.mil/retirees.asp**
- Installation RSO homepages/newsletters
- Annual Retiree Appreciation Day Events

# *Army Echoes*

- Funding Restored!
- 3 issues in 2012: JAN, MAY, SEP
- Starting 1 JAN 12, all retiring Sold must sign up for *e-Echoes* during outprocessing; they are no longer eligible for the hard copy edition
- Sign up for *e-Echoes* at the *Army Echoes* homepage

ECHOES

THE NEWSLETTER FOR RETIRED SOLDIERS, SURVIVING SPOUSES & FAMILIES

RETIRED U.S.ARMY

A MESSAGE FROM THE CHIEF OF STAFF

Raymond T. Odierno
General, United States Army
Chief of Staff

JAN-APR 2012

Greetings Retired Soldiers and Families,

I would like to thank you for your continued support to our Army. Building on your legacy of selfless service – in and out of uniform – our All-Volunteer Army remains the Nation's Force of Decisive Action – ready today and prepared for tomorrow. We are the strength of the Nation.

For the past decade, our military has proven itself in what I consider to be the most difficult conditions this Nation has ever faced. Our leaders at every level have displayed unparalleled ingenuity, flexibility, and adaptability. Our Service members have displayed mental and physical toughness and courage under fire. They have transformed our Armed Forces into the most versatile, agile, rapidly deployable, and sustainable strategic force in the world.

These accomplishments came at an enormous cost. More than 6,000 lives lost in Iraq and Afghanistan; more than 40,000 wounded. We will always honor their sacrifice in all that we do. In the Army alone, we've awarded more than 14,000 medals for valor over the last ten years, including six Medals of Honor and 22 Distinguished Service Crosses.

Today is like no other time in our history. It is a time of uncertainty and historic change. We face a multitude of security challenges, such as transnational and regional terrorism in places like Yemen, Somalia, North Africa, and Pakistan's Federally Administered Tribal Areas. We have the uncertainty of the Arab Spring, the proliferation of nuclear weapons and we face the challenges of rising powers such as China and India in the Asia-Pacific region. All of this is underpinned by our own fiscal challenges.

In the past, during periods of austerity, we've said, "We will have to do more with less." As we move ahead under significant budget restrictions, we will have to do "less with less." We will have to accept higher levels of risk than we have in the past. Determining where best to do so is the primary task before us. We'll reach these decisions in conjunction with a comprehensive review of our defense strategy.

As our Nation faces challenging fiscal decisions, military compensation will be reviewed. The Secretary of the Army and I will approach any recommendations to change compensation with great caution and thoughtful analysis. In making these evaluations, we are acutely aware of the unique and demanding requirements placed on our Soldiers and Families, as well as our responsibility to be good stewards of the taxpayers' money.

Despite the challenges, I am optimistic about the Army's future. My intent is to sustain a high-quality, All-Volunteer Army that remains the most decisive land force in the world; provides depth and

(Continued on page 4)

STILL PROUD. STILL SERVING. STILL SALUTING.


- Army RSO Message Pg 2
- A Message from the SMA
- 2012 CSLAs Announced Pg 3
- Echoes Funded, But Concerns Remain
- Echoes Apps Are Here! Pg 5
- Pay Dates Changed!
- Are You Ready for Tax Season? Pg 6
- MyArmyBenefits: The Army's Home for Benefits Information
- Echoes Survey Question Pg 7
- TRICARE Young Adult Prime Available
- Home Delivery from TRICARE Pharmacy Pg 8
- VA-DOD Info Sharing Rules Updated
- VA Activates Online TAP
- Walgreens Loses TRICARE Network Status Pg 9
- Exchange Recruits Retirees for Jobs
- Take the Exchange Survey
- Shoppers Give Commissary High Marks
- Commissary Website Offers Shoppers New Savings Pg 10
- Why Do I Have to "Maintain" My SBP Election?
- Did You Receive Automatic RCSBP Coverage? Pg 11
- USAR to Create New Regional Retirement Services Offices
- Joint USAR-ARNG Pre-Retirement Seminar Held
- Retirement Services Officers Visit Pgs. 12-13
- Information Directory
- New Afghanistan Campaign Announced
- AER Expands Assistance Categories
- How to Change Your Address
- Update Your Retired Pay File Information
- The Reserve Component St. Louis Office Has Moved! Pgs. 14-15
- We Need Your Help! Pg 16


**http://www.armyg1.army.mil/rso/echoes_reg.asp**

# CSA Retiree Council

- Members advise the CSA on Retired Soldiers issues and speak for him to the retired community
- Mandated by AR 600-8-7
- Council charter is approved by Sec Army and specifies composition and functions
- 14 members serve 4-year terms and represent retired communities worldwide
- Members recalled to Active Duty for one-week Annual Meeting in April at the Pentagon funded by HRPD
  - Council considers issues nominate[illegible] installations and coordinated with [illegible] Army Staff
  - Makes formal recommendations to [illegible] the CSA at the end

GEN Chiarelli discusses concerns with CSARC Co-Chairman LTG (Ret) Vollrath as the VCSA's XO, COL(P) MacEwen takes notes



**PRE-DECISIONAL//DRAFT//FOUO//CLOSE-HOLD//LIMDIS**

# 2012 Chief of Staff Army Retiree Council Report

## Topics

1) Healthcare

2) Strategic Communication

3) Other Hot Topics

# Council's Recommendations

**Healthcare Goals**:

- CSA -- support full resourcing of high quality healthcare

- DOD --
  1) Limit future cost increases so as not to exceed the annual rate of growth of retirement pay
  2) Support pre-tax payment of TRICARE fees and premiums
  3) Eliminate copayments for generic and chronic care drugs to encourage use of The Mail-Order Pharmacy Program

# Council's Recommendations

**STRATCOM Goals**:

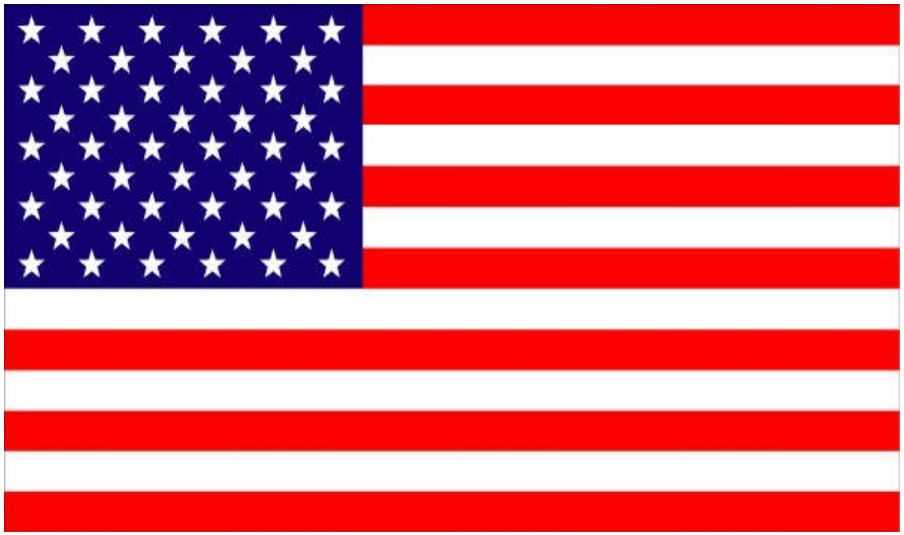
- CSA – use us for Army message
- Communicate with us personally – Page One Echoes
- Increase understanding to future Retired Soldiers and their spouses on entitlements and benefits (mil schools)
- Maintain 3 issues of Army Echoes / year

# Council's Recommendations

**Other Hot Topics**:

- Fully fund the Retirement Services Program including RSO positions (incl NG/USAR)
- Maintain full funding for Pre and Post Retirement Services
- Space available air travel for surviving spouses
- Spouses Indefinite ID card at age 65 (versus age 75)
- Change law to forgive overpayment after death

# Army Retiring Soldiers Commendation Program



# Significant Accomplishments This Past Year

- AC/RC Retirement Program Expansion
- External Training Apr 11 – Mar 12
  - 24 sessions – 1324 Soldiers/Civilians/Spouses
- Active Duty Death Cases: 2286 cases; 4428 children
- HQDA Transition Policy Initiative
- Expansion of ”Electronic” Echoes

# 2012 Significant Challenges

- Funding Challenges at every level
- Potential changes to Military Retirement Plans
- STRATEGIC COMMUNICATION -- Internal & External
- Health Care Cost --- TRICARE Coverage
- Army RSO Bottom Line:  Never Break Faith with You; Always Be Your Champion!
- ”CALL TO ACTION”

# My Final Wish for YOU!

That you do **NOT** view life as a journey to the grave…with the intention of arriving **safely** in a pretty and well-preserved body -- but rather that you **skid in broad-side**, **thoroughly used-up**, **totally worn-out**, and **loudly proclaiming: WOW! What a ride!!**

# THANK YOU Soldiers and Spouses for YOUR Service!